

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Kelly Marie Beane  
Debtor

Case No. 23-02335-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Jan 17, 2024

User: AutoDocke  
Form ID: 318

Page 1 of 3  
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2024:**

Recip ID	Recipient Name and Address
db	+ Kelly Marie Beane, 619 Allenvue Drive, Mechanicsburg, PA 17055-6188
5571843	+ ALLENVUE HOMEOWNERS ASSOCIATION, PO BOX 1007, MECHANICSBURG, PA 17055-1007
5571853	+ HOLY SPIRIT HOSPITAL, 503 N 21ST STREET, CAMP HILL, PA 17011-2288
5571854	+ HOLY SPIRIT PENN STATE, 503 N 21ST STREET, CAMP HILL, PA 17011-2288
5571858	+ LOWER ALLEN TWP EMS, 2233 GETTYSBURG ROAD, CAMP HILL, PA 17011-7302
5571860	+ PATIENT FIRST, PO BOX 758941, BALTIMORE, MD 21275-8941
5571861	+ PATIENT FIRST, 5000 COX ROAD, STE 100, GLEN ALLEN, VA 23060-9263
5571865	QUANTUM IMAGING & THERAPEUTIC ASSOC, 629-D LOWTHER ROAD, LEWISBERRY, PA 17339-9527
5571868	+ REPUBLIC WASTE SERVICES, 3730 SANDHURST DRIVE, YORK, PA 17406-7935
5571871	+ THE RECEIVABLE MANAGEMENT SERVICES LLC, 2001 6TH AVENUE #2200, SEATTLE, WA 98121-2558
5571874	+ UPMC CENTRAL PA HOSPITAL, PO BOX 2353, HARRISBURG, PA 17105-2353
5571876	+ UPPER ALLEN TOWNSHIP, 100 GETTYSBURG PIKE, MECHANICSBURG, PA 17055-5698

TOTAL: 12

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Jan 17 2024 23:44:00	Ally Bank, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5571842	+ Email/Text: bncnotifications@pheaa.org	Jan 17 2024 18:44:00	AES/PHEAA, PO BOX 2461, HARRISBURG, PA 17105-2461
5571844	EDI: URSI.COM	Jan 17 2024 23:44:00	ALLTRAN FINANCIAL LP, PO BOX 722929, HOUSTON, TX 77272-2929
5571845	EDI: GMACFS.COM	Jan 17 2024 23:44:00	ALLY, PO BOX 130424, ROSEVILLE, MN 55113-0004
5572487	+ EDI: AISACG.COM	Jan 17 2024 23:44:00	Ally Bank, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5571846	Email/Text: Bankruptcy@BAMcollections.com	Jan 17 2024 18:44:00	BUREAU OF ACCOUNT MGMT, 3607 ROSEMONT AVE STE 502, PO BOX 8875, CAMP HILL, PA 17001-8875
5571847	EDI: COMCASTCBLCENT	Jan 17 2024 23:44:00	COMCAST (BK NOTICES), PO BOX 1931, BURLINGAME, CA 94011-1931
5571848	EDI: PENNDEPTREV	Jan 17 2024 23:44:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5571848	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 17 2024 18:45:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5571849	Email/Text: Collections_Bankruptcies@encoreexchange.com	Jan 17 2024 18:44:00	COMPUTER CREDIT INC, CLAIM DEPT

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			009696, 7996 NORT POINT BLVD, PO BOX 5238, WINSTON SALEM, NC 27113-5238
5571850	Email/Text: Collections_Bankruptcies@encoreexchange.com	Jan 17 2024 18:44:00	COMPUTER CREDIT, INC, CLAIM DEPT 006301, 470 W HANES MILL ROAD, PO BOX 5238, WINSTON SALEM, NC 27113-5238
5571852	EDI: CCS.COM	Jan 17 2024 23:44:00	CREDIT COLLECTION SERVICES, PO BOX 9134, NEEDHAM, MA 02494-9134
5571851	+ EDI: CCS.COM	Jan 17 2024 23:44:00	CREDIT COLLECTION SERVICES, 725 CANTON STREET, NORWOOD, MA 02062-2679
5571872	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Jan 17 2024 18:44:00	UNEMP COMP OVERPAYMENT MATTERS, DEPT OF L&I - OFFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121
5571855	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Jan 17 2024 18:49:48	HUD HEADQUARTERS, BANKRUPTCY NOTICES, 451 7TH STREET SW, WASHINGTON, DC 20410-0001
5571856	EDI: IRS.COM	Jan 17 2024 23:44:00	INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346
5571857	EDI: JPMORGANCHASE	Jan 17 2024 23:44:00	JPMCB CARD, PO BOX 15369, WILMINGTON, DE 19850
5571859	+ Email/Text: camanagement@mtb.com	Jan 17 2024 18:44:00	M&T BANK MORTGAGE, LENDING SERVICES CORRESPONDENCE ADDRESS, PO BOX 1288, BUFFALO, NY 14240-1288
5571862	Email/Text: bankruptcies@penncredit.com	Jan 17 2024 18:44:00	PENN CREDIT CORP, 2800 COMMERCE DRIVE, PO BOX 69703, HARRISBURG, PA 17106
5571863	Email/Text: Bankruptcy.Notices@pnc.com	Jan 17 2024 18:44:00	PNC BANK, 2730 LIBERTY AVENUE, PITTSBURGH, PA 15222
5571864	^ MEBN	Jan 17 2024 18:41:56	PPL ELECTRIC UTILITIES CORPORATION, ATTN: BANKRUPTCY DEPT, 827 HAUSMAN ROAD, ALLENTOWN PA 18104-9392
5571866	+ Email/Text: BankruptcyMail@questdiagnostics.com	Jan 17 2024 18:45:00	QUEST DIAGNOSTICS, C/O PATIENT BANKRUPTCY SERVICES, PO BOX 740775, CINCINNATI, OH 45274-0775
5571867	+ Email/Text: ngisupport@radiusgs.com	Jan 17 2024 18:44:00	RADIUS GLOBAL SOLUTIONS LLC, PHYSICAL ADDRESS, 7831 GLENROY RD, STE 250, MINNEAPOLIS, MN 55439-3117
5571869	Email/Text: bankruptcy@sequium.com	Jan 17 2024 18:44:00	SEQUIUM, 1130 NORTHCHASE PKWY, MARIETTA, GA 30067
5571870	EDI: SYNC	Jan 17 2024 23:44:00	SYNCB/JCP, BK NOTICES, PO BOX 965060, ORLANDO, FL 32896-5060
5571873	+ Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Jan 17 2024 18:44:00	UNEMPL COMP TAX MATTERS, HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751
5571875	Email/Text: BNCnotices@dcmservices.com	Jan 17 2024 18:44:00	UPMC HEALTH SERVICES BK NOTICES, PO BOX 1123, MINNEAPOLIS, MN 55440-1123
5571877	EDI: WFFC2	Jan 17 2024 23:44:00	WELLS FARGO CARD SERVICES, PO BOX 14517, DES MOINES, IA 50306-3517
5571878	EDI: COMCASTCBLCENT	Jan 17 2024 23:44:00	XFINITY COMCAST, 676 ISLAND POND ROAD, MANCHESTER, NH 03109-4840

TOTAL: 29

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5572489	*+	Ally Bank, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 19, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 17, 2024 at the address(es) listed below:

Name	Email Address
Dorothy L Mott	on behalf of Debtor 1 Kelly Marie Beane DorieMott@aol.com karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendron@gmail.com;mottgendronlaw@jubileebk.net;mott.dorothyb@notify.bestcase.com
Lawrence V. Young	lyoung@cgalaw.com pa33@ecfcbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com
Michael Patrick Farrington	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC mfarrington@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1

Kelly Marie Beane

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6916

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:23-bk-02335-HWV

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Kelly Marie Beane

1/17/24**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**